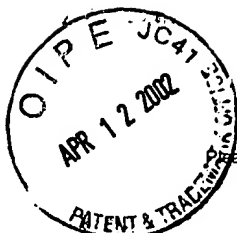


2164



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PTO/SB/21 (6-98)
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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/886,363
	Filing Date	6/21/2001
	First Named Inventor	R. Douglas White
	Group Art Unit	2164
	Examiner Name	Not Yet Assigned
Total Number of Pages in This Submission	Attorney Docket Number	56145473-5

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ENCLOSURES (check all that apply)		
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Frank M. Gasparo
Signature	
Date	4/3/2002

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56145473-5

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#3
6-19-02
C.W.

Applicants: R. Douglas White et al.

Application No.: 09/886,363

U.S. Filing Date: June 21, 2001

Title: METHODS OF INCREASING DEBT COLLECTION

Group Art Unit: 2164

Examiner: Not Assigned

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INFORMATION DISCLOSURE STATEMENT

GROUP 3600

Sir:

In accordance with the duty of disclosure under 37 C.F.R. § 1.56 and in conformance with the procedures of 37 C.F.R. §§ 1.97 and 1.98 and M.P.E.P. § 609, attorneys for Applicants hereby bring the following reference to the examination of the above-identified application, which is listed on the attached modified PTO Form No. 1449 to the attention of the Examiner. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This statement is being filed under 37 C.F.R. § 1.97(b)(3) before the mailing of a first Office Action on the merits. A copy of the cited reference is enclosed. No fee is deemed necessary with the filing of these documents.

If a fee is deemed necessary, we authorize the Commissioner of Patents and Trademarks to charge Deposit Account No. 02-0393.

Dated: April 3, 2002

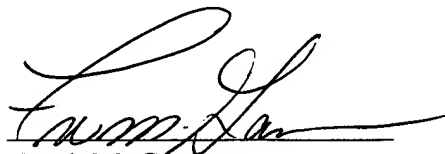
Respectfully submitted,

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Frank M. Gasparo

Reg. No. 44,700



Frank M. Gasparo

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APR 12 2002

PTO/SB/08A (10-01)

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Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Application Number	09/886,363
				Filing Date	6/21/2001
				First Named Inventor	R. Douglas White
				Art Unit	3627
				Examiner Name	OC Carroll
				Attorney Docket Number	56145473-5
Sheet	1	of	1		

[illegible][illegible]

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kind Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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